

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

Moderate to Low Risk Premium Table: Residential

Rates Effective May 1, 2007

MODERATE TO LOW RISK PREMIUM TABLE: RESIDENTIAL

Premiums for Zones B, C, X (Pre-/Post-FIRM)

These premiums are based on a single family, one floor, no basement building with a standard \$500 deductible.^{1,2}

Your premium may be even lower if your community participates in the Community Rating System (CRS).⁴

Building & Contents ¹		Building Only ¹		Contents Only ¹	
Coverage	Annual Premium ²	Coverage	Annual Premium ²	Coverage	Annual Premium ²
\$ 35,000/10,000	\$ 394	\$ 35,000	\$ 285	\$10,000	\$ 139
50,000/15,000	555	50,000	391	15,000	194
75,000/20,000	657	75,000	439	20,000	248
100,000/30,000	737	100,000	486	30,000	281
125,000/40,000	818	125,000	534	40,000	314
150,000/50,000	898	150,000	581	50,000	347
250,000/100,000	1,251	250,000	769	100,000	512

¹ Includes a Federal Policy Fee of \$30 and ICC Premium.

² Includes a Federal Policy Fee of \$30 only.

³ Higher deductible limits are available, up to \$5,000 for single-family properties.

⁴ The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is available for single-family dwellings that are primary residences. They must be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the policy or manual for further explanation and requirements.